JOHN D. WEHBLE, Publisher.

KANSAS MEADE The war in South Africa has doomed the Highland kilt as a fighting dress,

and it will now survive as a parade

uniform only.

During the year 1898, 52,661 vessels, of 34,233,580 tons, entered and cleared Chinese ports. Of these vessels, 743, of 239,152 tons, were American.

Piper Findlater of Dargai fame has now secured a farm in his native county of Aberdeen, where he intends tilling the soil for the remainder of his

Jumping the rope is said to be a remedy for derangement of the liver. Many middle-aged persons in England now regularly engage in this exercise, and declare they derive great benefit from it.

A plous gentleman in Greeley, Pa., insisted upon having prayers just before dinner. His wife and daughter objected so strenuously that the pious gentleman attacked them with a fork, and seriously wounded the wife.

The Americans introduced the first sewing machines into China after great difficulties and taught the Chinese their use, and today, in the flourishing cities of Shanghai, Hong Kong and even in Peking, the tailoring establishments are benefited by them.

Movable targets of a new sort have been invented for the use of the German army. These targets are propelled toward the marksmen at full speed to represent a cavalry charge, being run on rollers, the motive power supplied by horses, which are started at a gallop after being attached to the target ropes. The soldiers thus lern to gauge distance and its variations with great accuracy.

A mountain of alum rock is a matural curiosity which exists in China, about twelve miles from the village of Lion Chek. The mountain is about ten miles in circumference at the base and its height is 1,940 feet. The stones are quarried in large blocks, and after being heated in furnaces are thrown into vats of bolling water. At the bottom of the vats the alum crystalizes in layers about six inches in thickness.

Prince Ferdinand of Bulgaria, is a very clever mechanical engineer and very interested in machinery. The other day he left his compartment in the train, put on a workman's blouse. and drove an engine from Saizbourg. to Munich. It will be remembered that the unfortunate King of Bavaria before his mind gave way, often traveled in this way on the engines, and the legitimate drivers always received a princely pourboire at the end of the journey.

As England continues to stnd re-enforcements to South Africa, in spite of the declaration that the war is practically over, the suspicious Frenchman declares that the English government is preparing for a descent on Madagascar. On the other hand, it is conjectured that provisions is being made against the possibility that the Suez canal may be closed in the event of a war in Asia. Neither supposition is tenable, says the Army and Navy Journal. Whatever success the English may have had against the Boers, the waste of war is so great as to require constant re-enforcement of an zrmy in the field.

In Africa losses in action by the British during the present war have exceeded 1,000 at Colenso, Dec. 15, 1899. when there were 1,054 killed, wounded and missing; Farquhar's farm and Nicholson's nek, Oct. 30, 1899, when they numbered 1,226; in the battles about Ladysmitih, 1,782, Feb. 19 to 27, 1900; at Paardeberg, Feb. 16-27, 1,436, and at Spion kop, 1,646.. Jan. 17 to 24. At Stromberg the loss was 702; at Magersfontein, 902; at Sanna's post, 541. In each of the other engagements the losses amounted to less than 500, the total being 1,363 officers and 18,-128 men.

Indoor gymnastics of the "upside down and violent type," when indulged in to excess, are said to induce various physical ills in after life. In the endeavor to develop one specialized set of muscles, the harmonious balance of the physical forces of the body is destroyed. The athlete, with the arms, shoulders and chest of a Hercules, may have puny legs, an irregular heart, or some other form of weakness. "What the man of today needs most," says a recognized authority in the science of physical development, "is not athletics, but plenty of fresh air in his lungs. Instead of violent exercise that weakens him for hours afterward, he needs to learn how to breathe right, stand right and sit right."

Excellent results are reported to have been obtained by the French government from experiments made with wireless telegraphy. It was found that communication could be maintained with comparative ease between the shore and a ship at the distance of sixty miles, only the height of the mast of the ship preventing longer distance being attained. In consequence of this success it has been decided to equip the French Mediterranean squadron with the necessary apparatus.

A new Maine statute prohibits the placing of inscriptions upon the stars and stripes, and several political flags bearing the names of candidates for president, vice president and governor have had to be taken down in consequence.

According to the statistical year book of German cities, it appears that the consumption of horse meat is on the increase, and in Breslau, Chemnitz, Dresden, Leipsiz, Zwickau and other places dogs are slaughtered for

Meade County News. CURRENT KANSAS FACTS.

BRIEF MENTION OF INTEREST-ING EVENTS OF THE WEEK.

KANSAS ITEMS OF INTEREST.

The new city building in Topeka is o be completed September 15.

The two water and light companies of Parsons have consolidated. The state bank of Belleville has

pened for business. It is a new bank. Ralph !ngalls, the son who most resembles his father, is with the army in

Old settlers of Rooks, Norton, Graham and Phillips counties will hold a reunion at Logan, September 5 to 7.

Leavenworth coal miners threaten a strike on September 1 if their pay is not raised. About 900 men are affected

Lawrence Boyington, assistant coach at Cornell university, is to coach the Kansas University football team this

The work being done by the Santa Fe in straightening its tracks and reducing its grades is going on upon a large

There is an increasing demand for contracts for Kansas hay. The crop is short from the Mississippi to the Atlantie.

Judge Otis, of Atchison, estimates Senator Ingalls' wealth at \$250,000. It is said that he left his estate to Mrs.

Automobile races will be a part of he entertainment prepared for the good roads congress in Topeka on Sep-

Governor Stanley has appointed J D. S. Riggs, president of Ottawa University, as a member of the state board of education.

W. J. Turner, one of the marines killed in Pekin, was a Topeka boy. During the Spanish war he served on the Indiana.

Ray Simpson, a 10-year-old boy, is plowing the wheat stubble on the home farm for another crop. He has

A Mulvane man who deeded his property to his children, is said to have appealed to the courts for aid in obtaining food.

The boring for gas at Burlington has reached its third effort. Two deep holes were bored and one more attempt is to be made.

Dickinson county and vicinity has experienced two weeks of 100 degree weather with hot winds. Pastures and corn are cooked. Civil service examinations are ap-

October 1 and 23; Topeka September 28; Salina October 10 and 23. A company of volunteers is being

raised in Leavenworth to go to the Orient. They offer to go as United States or Kansas volunteers. William Jones, a negro who confessed stealing a watch, was chased by

the city marshal of Newton, and, refusing to stop on the marshal's command, was shot in the leg. A Hutchinson dispatch says that I.

P. Campbell and Claude Duval have joined in asking that a new convention be held in the Seventh district to name a candidate for congress.

The First congressional district has 213,839 population; a net gain of 5,148. The Second 227,292; net gain 2,308. The Third 227,582, gain 9,496; the Fourth 183,688, gain 3,403; the Fifth 171,853, gain 4,807; the Sixth 168,424. gain 11,232; the Seventh 252,030, gain

Mrs. Helen Lampkin, of Chillicothe, Mo., and her husband, both under 20 years old, were traveling towards Nebraska in a wagon, when she was attacked with typhoid fever and died at Abilene. They were very poor.

Of course it was a Kansas soldier who scaled the wall of Pekin, took up the end of the rope and his comrades climbed the rope. He enlisted in Wichita April 15, 1899. He first enlisted in Vermont in 1898. His name is Calvin S. Titus, and while in Wichita belonged to the Salvation army.

W. E. Hart, president of the National Association of Accountants, is organizing Kansas bookkeepers. The object is technical education, the exchange of ideas and the maintenance of an employment bureau.

Congressman Bowersock, of Lawrence owned the mill at Galena which was swallowed by the earth on the South Side mining ground. A large force was at work, but the men were warned by the cracking noise in the earth beneath them and escaped. The mill alone cost \$8,000.

Charles Plummer, aged 14, who had just finished a term at the reform school, was killed in Wichita while trying to jump on a moving freight train.

Thomas Banks, of Arkansas City, will contest the will of Moses M. Davis of Rome, N. Y., who gave in his will \$10,000 to \$12,000 of his property to the

Christian Scientists. The veterans of the First Kansas regiment, who took part in the battle of Wilson Creek, August 10, 1861, held their annual reunion at St. Joseph. Missouri.

Bartley Coyne, of Shawnee county, has had a sale. A horse which he bought at a similar sale four years ago for \$2.50, sold at this sale for \$63.

A party of volunteer ladies went to the Masonic home in Wichita and picked, peeled and prepared the fruit for two barrels of cider, made 19 gal- in 1901, has been effected. The officers lons of apple butter, eight gallons of are: President, L. F. Randolph: vice boiled cider for mince pies, 25 quarts president, H. F. Sheldon; secretary, J. of grape jelly; with other jellies and E. Junkin; treasurer, C. A. Mitchell. butters. They put up 150 cans of The executive committee consists of peaches, and did lots of other work of the above officers, together with Mrs.

Herington is to hold a fall festival, September 6-8.

The Twenty-third Kansas held their reunion in Topeka, August 22-23. A three days reunion of old settlers

at Westmoreland commenced August The Woodmen's logrolling at Winfield brought about 10,000 people to-

Ellsworth county is seriously discussing the establishing of a county high

school. The Union Pacific is putting down gumbo ballast at the rate of half a mile a day.

A special train went from Topeka to carry attendants at the funeral of ex-Senator Ingalls. The Iola Portland Cement company

pays out \$2,500 to its employes every Saturday night. A fresh raid on Topeka jointists on

the day before the Bryan notification, broke up 40 of them. Three persons were injured by runa-

ways among attendants at a picnic in Nortonville last week. John Erickson, of Sumner county, threshed 35 bushels of wheat to the

acre off of bottom land. Chas. Roberts was arrested at Williamsburg charged with killing a barvest hand in Western Kansas.

Two new threshing outfits were burned in McPherson county last week. Eight stacks of wheat were burned

A bank at La Crosse paid out on wheat checks in the first nine days of August \$70,992; and the rush had only begun there.

There were 1.625 out of town people taken into Topeka on August 23, by the Santa Fe. Rock Island and Union Pacific roads.

Mrs Henry Hewitt was found dead in her bed at her home in Marshall county, in which she and her husband had resided for 40 years.

The Fort Scott log rolling was called off by the executive committees on account of failure to get rates from the railroads which they wanted. It is said that \$,000 people assembled

Jackson counties, at the annual Modern Woodmen logrolling on August 23. At the soldiers' reunion at Oswego on September 6 Governor Stanley will

at Wetmore, from Nemaha, Brown and

present medals to the members of Co. G. Twentieth Kansas, who live in that vicinity. If Hutchinson's new ordinance is valid it will cost telegraph companies

about \$600 a year, the Bell Telephone company \$1,000 and the express companies \$100 a year each. Secretary Coburn told the National pointed at Parsons October 10; Wichita Agricultural Congress, assembled at

Colorado Springs, that Kafir corn, alfalfa and the soy bean must revolutionize the agriculture of the semi-arid Some of the creameries are getting;

out of butter to fill orders. The shrinkage of the dairies on account of continued dry and hot weather is the cause. The weather, however, is improving.

The Frisco railroad has made arrangements to run a special train to Wichita from Columbus, Kansas, on September 5, the date of the annual logrolling of the Woodmen of the World in that city.

Miss Bessy Capper, a sister of Arthur Capper, and Superintendent H. S. Myers, of the public schools of Garnett, are married. The brile has been a teacher in the state deaf and dumb school at Olathe. Rev. S. B. McGrew, who united the bride's parents 39 years ago, officiated.

Senator Ingalls held two life insurance policies for \$10,000 each. They were fifteen payment policies which were taken December 23, 1885.

Prisoners in Western Kansas are too smart to stay in jail, it would seem. Every few days officers in the eastern part of the state are notified that prisoners have escaped.

According to the assessors' returns of Kansas Galena made the largest gain in population. Iola made the next largest gain, 2,041, and Wichita the next largest gain, 1,780.

Hall's Summit suffered from two fires, one in town burning a general store and a grocery store. Other buildings were saved by hard work. The other was a big barn outside of town with its contents, including 1,500 bushels of corn.

Jas. Wallace, a farmer across the Missouri river from Leavenworth, was killed by Dr. Arrington in a quarrel over a line fence. The doctor drove to Leavenworth, but soon went back over the river and took his little daughter and skipped out.

Joseph Potter, now 80 years old, is probably the first white settler in Atchison county. He moved over from Missouri June 3, 1854, the day after the bill passed opening Kansas territory to settlement.

Captain W. A. Green, a Fort Scott man now commanding a cavalry company in the Philippines, has been dendered a captaincy in a French expedition into the Sahara desert. Major Ingels, of Larned, Kas., is to command the convoy which will start in October 1901 and last two years.

A man whose clothing was marked F. C. Weber, was arrested at Burlington, with a complete set of burglar's tools in his satchel.

A permanent organization of the Kansas commissioners to the Pan-American exposition at Buffalo, N. Y., A. H. Thompson.

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THE LATEST NEWS IN BRIEF

Minister Conger is expected to return to this country almost immediate-

St. Paul shows a population of 163,-632, and its twin, Minneapolis has

Blackleg is decimating some of the finest herds of cattle in northwest The population of St. Louis is 575,-

238; an increase of nearly 29 per cent in ten years. An anarchist meeting in Berlin was

the speaker. The German police are driving out the anarchists since the assassination of King Humbert.

dispersed by the police, who arrested

The population of Greater New York is 3,437,202; and increase of nearly 40 per cent since 1890.

Chicago has a population of 1,698,-575; an increase of 54.44 per cent since the last census in 1890. The United States is to build large

warehouses at Taku, China; taking the material from our Pacific coast. Baron Russell, lord justice of Engand, is dead from an operation upon

his stomach, for gastric catarrh. The Press Club, of Chicago, entertained the leaders of both national parties with an excursion on the lake.

Mexico City is asking, through the Mexican government, that the next Pan-American congress be held there.

German soldiers write home terrible tales of the Russians, who, they say, kill all Chinese without regard to age A big circus tent was blown down

and badly torn by wind at Cameron, Mo., just as it had been put up. There was no show that day. The Berlin Lokal-Anzeiger an

nounces the engagement of Queen Wilhelmina to Prince Frederick Adolf of Mecklenberg-Schwerin. Bethel Baptist church at Fairview,

Ky., built as a memorial at the site of Jefferson Davis' birthplace, was struck by lightning recently and destroyed. Fitzsimmons knocked out Sharkey

in the second round. Sharkey "mixed up" and now declares that if he had had ten seconds more before the bell closed the round he would have tinished Fitz.

The provincial cities of Cuba are becoming self-sustaining and the military government is gradually withdrawing direct financial assistance.

The population of the city of Omaha, Neb., according to the official count of the returns of the twelfth census, is 102,555 for 1900, against 140,452 in Some of the railroad officials are

warm advocates of the parcel post. They say that express companies could be done away with to the advantage of the public. . Sabine county, Texas, has a shindy on

asking for the aid of officers of other William M. Johnson, the newly appointed first assistant postmaster gen-

tap with its negro population and is

eral, will not begin his new duties until late in September. Thirty French and ten Italian ma rines held the Pei Tang cathedral during the seige of Pekin, having no communication with the other for-

eigners. The defense of this church

was heroic. The National Starch company, just organized, with a capital of \$13,000,000, will be a competitor of the glucose company.

The shipments of packed goods and canned meats from Chicago and Kansas City to San Francisco, on August army supplies. Omaha is not satisfied with the cen-

sus which shows a loss of 38,000 since

1890. An ex-mayor lays the blame

largely to the padding of the census

ten years ago. A deputation of prominent Cubans have visited the president to discuss with him the coming constitutional convention in Cuba and the resulting independence of the island. They expressed themselves as being encour aged at the sentiments expressed by

Mr. McKinley. Caleb Powers' father is an old man a farmer of moderate means. He has almost exhausted his resources in his son's defense. Powers' mother has been prostrated since her son's conviction and life sentence.

Will Welcome Overtures When There is a Government.

NO TEMPORISING ACTION.

Washington, Aug. 25.—The United States has taken the lead in replying to China that there will be no temporizing negotiations and there is every reason to believe the powers will be united in this same policy. The answer of the United States was quickly followed by similar action on the part of Germany. The other powers will follow immediately, with similar re-

The text of the reply of this government has now been made public and is here given:

(Sent to the Chinese minister August 22, 1900-1;30 p. m.) Memorandum in response to the Chinese minister's communication of cablegrams from Viceroy Earl Li Hung Chang; dated August 19 and 21, proposing the immediate cessation of hostilities and the appointment-of an envoy to conduct negotiations, received at the department of state, August 20 and 21, 1900.

While the condition set forth in the memorandum delivered to the Chinese minister Aug. 12, has not been fulfilled and the powers have been compelled to rescue their ministers by force of arms unaided by the Chinese government, still this government is ready to welcome any overtures for a truce, and invite the other powers to join, when security is established in the capital and the Chinese government shows its ability and willingness to make on its part an effective suspension of hostilities there and elsewhere in China. When this is done, and we hope it will be done promptly-the United States will be prepared to appoint a representative to join with the representatives of the other similar interested powers and of the authoritative and responsible government of the Chinese empire to attain the ends declared in our circular to the powers of July 3,

"ALVEY ADEE," (Signed) Acting Secretary. Department of State, Washington, August 22, 1900.

No Extra Session Probable. Washington, Aug. 27.-The subject of an extra session of Congress, it was said, was not mentioned at the meeting and it can be stated on the authority of a member of the cabinet that under present conditions an extra session is altogether improbable. It is pointed out that the president now has at his command a far larger appropria-

tion than could possibly be utilized in

so short a time as the next meeting of

most extraordinary circumstances. Boycott on Nine-Hour Mills. San Francisco, Aug. 27.-The building trades council, representing twenty-eight organizations, has ordered a general boycott of all goods turned out by nine-hour planing mills. The action is the result of the mill owners' peremptorily declaring that under no circumstances would they consent to arbitration or accede to the demands

work day. Cuban Teachers in Philadelphia. Philadelphia, Aug. 27.-The 1,300 visiting Cuban school teachers, who spent a busy day in seeing the sights of the city, were taken to the University of Pennsylvania group of buildings in West Philadelphia. The inspection of the institution took up the entire morning

of the employes for an eight-hour

Instructions to Rockhill. Washington, Aug. 25 .- At a conference at the White House careful instructions were prepared for Mr. Rockhill, the United States special commissioner to China, to be forwarded at once to him for his guidance. The state department received a dispatch from Mr. Rockbill from Yokohama, announcing his arrival there. Before Mr. Rockhill left he was advised but since his departure the situation has so changed at Pekin as to make it desirable for a change.

Topeka, Aug. 25 .- The Santa Fe contemplates ordering 500 new refrigerator cars. The management of the road is now receiving bids for their construction, and the contract will be let in the near future. The cars will be of the standard size in length, 40 feet, and are to be of the latest design. They will be used to handle the California fruit business and will be placed in service as soon as completed and delivered. Heavier fruit shipments than usual is why.

Some Saved-Much Lost. Akron, O., Aug. 27 .- The safe of the engineer's department was opened amid the city hall's ruins. Its contents, including many valuable papers and \$500 in cash, were found in good condition. All the plats and profiles of 27, reaches 175 carlcads. They are all the city streets and improvements were destroyed, however. Workmen are also engaged in opening the vaults of the city clerk, mayor and police department. From appearances their contents are all right and undisturbed.

No Part in Politics.

Mitchell, president of the United Mine Workers of American, says that the organization will take no part in polities this fall. "The United Mine Workers," said he, "will, as an organization maintain an entirely neutral ground. Politics will be eliminated, for the good of the organization, which is the most powerful labor, body ever seen in the world. More than one labor organizatioh has been wrecked by

REPLY TO LI HUNG CHANG, MORE ABOUT FIRE INSURANCE

Two Correspondents Attempt to An- have made 1% cents. swer the Questions of "Property Owner."

Mr. Editor:- I read with interest a etter addressed to you and printed in your recent issue, signed "A Property Owner," in which he inquires why capital remains in the fire insurance business and why fire insurance companies increase in size. If as was stated in the article headed "Business Men's Ideas of Fire Insurance," also published in your paper, there is little

profit. Being a property owner myself, and also possessing a small amount of fire insurance stock, I have investigated the question of profit in insurance companies.

In the first place "Property Owner" is laboring under a serious misapprehension because he does not distinguish betwen the capital stock and assets of a fire insurance company. Men may subscribe \$200,000 as capital stock to start a company. For every premium received 50 per cent of it has to be put up as a reinsurance reserve if it is an annual policy, and much more if it is written for a longer term. This reserve is held to protect the policy holder so that if his policy is cancelled he can get the unearned premium.

The assets of a company are its actual holdings, its own money. It invests them in stocks, bonds or any approved security. Dividends to stockholders are not paid on the assets which earn these dividends largely, but on the amount of capital stock which has been used to start and organize a company.

I know of one company that pays 17 per cent dividends and people cite it as an example of enormous profits in fire underwriting. On the surface it apears to be true, but let us examine further. This company was organized before 1850 and has never increased its original capital, \$200,000, but the assets of the company now amount to over \$2,000,000, representing the gradual accretions from year to year. Stockholders get no benefit of any income save dividends. Seventeen per cent of this company's stock equals less than 2 per cent on its actual investment assets.

If a man buys a farm it is his capital. He works then to build up a surplus, which represents that which he really possesses after deducting all he owes. His investment is his land and he desires to get reasonable returns. If he can add to his surplus his credit is that much better. He wants it large enough to meet any emergency. If he fails to do this and has to mortgage his farm to meet expenditures people will not be free to give him credit.

So with a fire insurance company. If it did not make money and grow people would wisely be wary of it. Hencethestockholders allowany profits it makes to accumulate, they mere- as in fire insurance. Certainly none ly getting reasonable dividends on in which there has been more. It is their original investment. During pro- attributable to various causes, among tracted periods of fire losses a large surplus is essential for a company to hold the faith of its policy-holders. For example, since January last, in

a period of six months, several companies have lost over \$200 000 in their surplus and only two show even normal gains. As all commercial transactions are dependent on fire insurance, and all husiness of a material nature has to have fire insurance to get credit, it is plain that a fire insurance company needs to build up a safe net sur-

People do not realize that there are two parts to a fire insurance company, first the investment of its own funds on which interest is carried, and second the selling of its policies.

The public has nothing to do with the first, although the interest and the compound interest are great factors in building up a company's surplus and stockholders usually are paid dividends on the capital stock from the interest earnings. They could divide the assets and invest them individually

if they desired. The second part only concerns the public as it is from the profits on the sale of policies which determines whether the people are paying too

high rates for their fire insurance. The underwriting profit consists of the difference betwen the total premiums received on policies each year and the losses paid together with expenses paid for conducting the busi-

I have carefully gone over the official figures of fire insurance companies which are made under oath and reported to our state insurance department at Topeka. I find for the last eight years these companies show only an actual underwriting profit of 14 per cent, that is, on every dollar

Barop's American Wife.

Baron Mumm von Schwarzenstein,

the new German ambassador to China,

like his predecessor, Von Ketteler, has

an American wife. She is the daugh-

ter of Mr. and Mrs. Le Vinsen, who

were once residents of New York.

Mrs. Le Vinsen is a descendant of the

Largest Bancon.

The largest balloon ever construct-

ed and capable of lifting over six

tons, will ascend from Berlin shortly

to make meteorological observations.

It will be supplied with provisions for

Rats Guaw Elephants' Feet.

Keepers at the Central Park zoo, in

New York, are vainly looking for some

means of preserving the elephants

from rats. The latter gnaw the feet

of the big brutes until they are lacer-

ated, and no way has yet been found

the wives of Brigham Young, made her

several weeks and with two beds.

regarding valued policy and anti-compact laws I am not qualified to speak.

that have failed, which have been I trust I have made this clear to 'Property Owner." As to his queries. in fact, I would like to be enlightened myself.

This does not include the companies

BUSINESS MAN. The following letter gives another

man's views: Dear Sir-Noting articles in recent ssues of your paper relative to fire insurance leads me answer in part at least "Property Owner," who inquires. why capital continues in fire insurance-

if the business is unprofitable.

The bulk of the world's commerce is conducted on credit, necessitating fire insurance. The wholesale merchant and manufacturer can and do trust to the honesty of their customers, but they cannot risk the loss of property by the elements. Therefore, insurance is not a matter of choice, but a prerequisite, and what is known as stock insurance is about the only variety that can be used as collateral. Stock insurance requires capital, and business men form companies more for the purpose of protecting their commerce than in the expectation of any direct profit out of underwriting itself. As an illustration: It will take from fifty to sixty millions of dollars to handle this year's Kansas wheat crop alone. Grain men have to borrow money for this purpose, and the banks have to have insurance policies as collateral to protect themselves and their customers from possible loss by fire, lightning, and tornado. The same is true of the retail merchant when he buys goods, or the owner of a lot or farm when he wants to borrow money with which to

The sixty leading fire insurance companies doing business in this country for the ten years ending on the 31st of December, 1898, made a net profit out of underwriting of 2.51 per cent. Since then the fire insurance losses on this business have wiped out all this profit, and much more, yet capital does not withdraw from the business for the simple reason that it cannot as long as the commerce of the country is carried on on its present basis.

A stock fire insurance company has a paid-up cash capital and surplus. On the wisdom with which its assets are invested depends the profit. The most successful companies distribute but a small amount of the profits on these investments to their stockholders, instead, allowing them to accumulate as a protection to their policy holders. and this accounts for how companies have doubled their assets, the object being protection for their policy holders in the event of conflagration or un-

usual fire losses. There is probably no business in proportion to the money invested in which there has been as much failure others to conflagrations and abnormal individual fires (such as this year), and especially to fire companies, unlike life companies, having no combined statistics showing what the average loss in a series of years has been on any class of property, the experience of an individual company being worthless, and hence having to guess at a rate, the fierce competition in the business rendering same as a rule below the

profit line. The best evidence that the business of fire insurance has not been profitable is the fact that there is less than one-fortieth of the American companies doing business today in this country that were in existence twenty-five years ago. The capital thus invested was either lost in the business or placed in enterprises where it would not be liable to be wiped out by conflagra-

tions or reckless competition. Most states have laws regulating the manner in which insurance companies are to invest their assets, and all states have laws regulating how much reinsurance reserve each company has to maintain for the protection of its policy holders. All stock companies have annually to furnish sworn statements to the various insurance departments of their financial condition, clearly and minutely setting forth of what these assets consist and how invested, and which statements can be verified by examination. There is no other business subject to such surveillance, necessitating showing clearly from what sources its profit or loss annually has

eral, especially fire insurance policies, requires my keeping posted on this class of business, and the foregoing is the result of my investigations,

sion at Rome, has petitioned the Pope

Dealing in various kinds of collat-

August 18th, 1900.

Treasures in Vatican Crypts. The congress for Christian archaeology, which recently held its ses-

to open the crypts of the Vatican to scientific researches. Below the basilica of St. Peter there are long rows of galleries and a subterranean church, all containing valuable treasures. Taxing Snow.

Not even the snow can claim immunity from the tax-collector. The Prince of Palermo, the capital of Sicily, owes his wealth chiefly to the snow, of which he has a monopoly. The snow is brought in at night in baskets from the mountains of Italy and is shipped to the towns and sold for refrigerating purposes. Thus the prince partly keeps up his establish-

ment with the snow from heaven. Some titled foreigners are born rich, others acquire riches, and still others have heiresses thrust upon them.

Elk Teeth Sold.

Four hundred elk teeth were sold in Spokane, Wash, the other day for \$1,000. The demands of the members of the Order of Elks and the growing scarcity have increased the value of the teeth. Fourteen years ago a Montana man paid only \$80 for an Indian headdress that contained 800 elk teeth. Last year a similar head-dress containing only 280 teeth sold for \$200.

first journey to Utah forty-five years The devil is seldom as black as he is ago, largely by wagon, and is now at work upon a volume of memoirs of painted, and lots of men are not half as bad as they pretend to be.

Chinese Preserve Grapes. Indianapolis, Ind., Aug. 24.-John Millions have been spent in civilized countries in futile efforts to preserve grapes. The Chinese have known the secret for many centuries and millions more have been vainly used in the effort to drag from them the recipe. Mrs. Amelia Folsom Young, one of

to protect them.

early Mormon times.